

How many Michigan residents, including younger and first time drivers really understand what our auto insurance covers?

At 22 (in 2006), I only understood it meant that if I was in an automobile accident, it didn't matter whose fault it was, I was covered. I didn't realize how much further it really goes. And I am truly appreciative for the current statute and how it has enabled me to make the progress I have over the past 7 years.

I was in an nearly fatal automobile accident June 13, 2006. I sustained a Severe Traumatic Brain Injury.

I was in a car accident on the freeway and was lucky enough to have a bystander pull me out of my car, and kept me breathing until the ambulance arrived. I had shattered my right orbital bone, cracking skull in 7 different places.

Once at the hospital, the medical staff wasn't sure if I was going to make it, and once they did, wasn't sure if I was ever going to wake up. About 2 weeks after my accident, I began to wake up with no recollection of what happened or why I was there. They would have to ask me on the hour, every hour what happened. I didn't know. They would tell me, I would cry, they would tell me it was ok. I would forget, so the cycle continued, just like you see in the movies.

That is where my rehabilitation began, and it continues to this day, 7 years later. I am at now able to be employed on a Part-Time basis, and paying taxes. Prior to my accident, I had just purchased my very first home, and was full-time mortgage banker at Quicken Loans. I had just been recognized as Rookie of the Month 3 months in a row! The year prior, I had just completed my bachelors at Eastern Michigan University for Public Relations and Marketing. I was starting my life.

Next month, June 13, 2013, is the 7 year anniversary of my car accident, and my road to recovery through rehabilitation still continues.

Had I been cut off after from my auto no-fault medical assistance after 52-weeks, I believe I never would have had the ability to be an independent physically, cognitively or emotionally. Once I completed my first year of initial rehabilitation, my doctors, family and I re-evaluated my situation. We recognized that I needed a residential traumatic brain injury program to work towards progressive independence, and assistance with vocational training.

Subsequently, with ongoing regular assistance from my therapy team, I'm married, living in my own home and working, part-time. Even though, it isn't at the same place/pace, after vocational training and re-education, I was able to become a website developer.

One other thing, they didn't believe I was to have the use of the right side of my body, and in 2011 I ran the in the Detroit Free Press half-marathon! I would not be where I am today without the help and support I have received over the past seven years.

Last week, I sent a letter to Gov. Snyder's office asking them to help me understand these possible changes. The reply I received from Kaitlin Nye of the Constituent Relations Division stated, what is claiming to be benefits of this new bill, are only going to hurt the state and its people so much more. She explained that "this bill will reduce insurance premiums by \$125 per vehicle in the first year", (which breaks down to \$2.40 a week, not even the cost of a McDonald's meal). I understand that. But, with no guarantee that the savings will continue after that first year.

Also, future accident victims will NOT get the benefit of the excellent therapies and rehabilitation I have received, and has enabled me to become independent and a taxpayer by covering my medical bills over the past 7 years.

A closed head injury is a lifetime diagnosis.

I have been taught by my doctor, Dr. Owen Perlman, that a closed head injury is an alteration in brain behavior relationships. They can affect a person physically, cognitively, emotionally and behaviorally. I was impacted in all of those ways. I recognize, and my family recognizes that had I been limited on my access to therapy to that first year, or even the first two years, I wouldn't remotely have come as far as I have, or be able to do the things I have.

My family would have needed to continue to supervise me, and I would not have been able to become independent in the kitchen, in the community or even drive again.

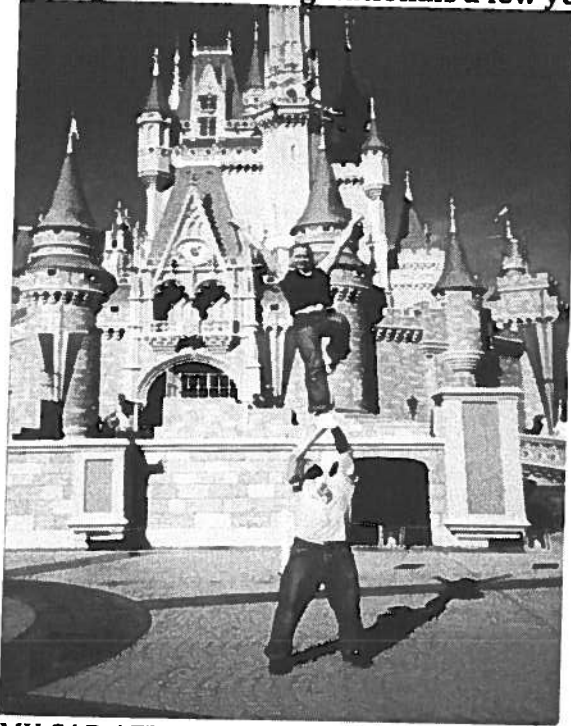
I would not have been able to get married, would not have been able to buy a house, and I would not have been able to go back to work and pay taxes.

I have been blessed that I was able to graduate from the residential program I was in. But, as I go back for my regular appointments as an out-patient, I've seen that other people have really progressed much more slowly than me. I am impressed at how they progressed, but they are really going to need assistance to maintain a quality of life without complications for the rest of their life.

By voting NO on House Bill 4612, you will be helping to ensure myself, others already in need, and future victims will not be limited and held back from becoming successful tax paying Michigan residents.

I have also included a few pictures I feel you need to see.

**College Cheerleading Nationals a few years before my accident.**



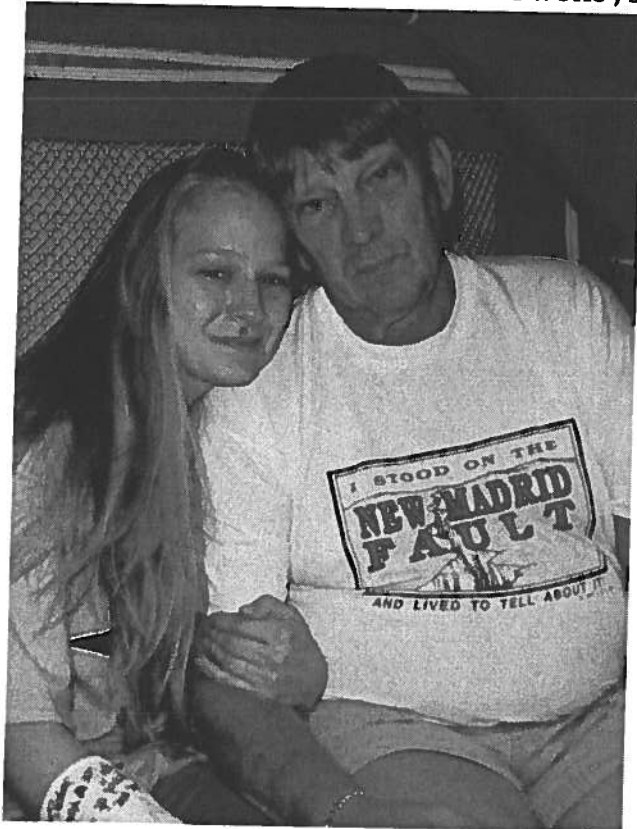
**MY CAR AFTER THE ACCIDENT**



**June 19, 2006 Almost a week after my accident.**



**Early-July 2006, a few weeks after I woke , still in the hospital.**



**October 16, 2011 Crossing the Finish Line at the Detroit Free Press ½ Marathon**

